



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:)
Joseph GIORDANO et al.) Group Art Unit: 2165
Application Number: 10/083,249) Examiner: To Be Assigned
Filed: February 27, 2002)
For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF
NONPROVISIONAL APPLICATION**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Responsive to the attached U.S. Patent and Trademark Office "Notice to File Missing Parts of Nonprovisional Application" mailed March 26, 2002, Applicant is submitting herewith a copy of the Notice to File Missing Parts, and Executed Declaration for Patent Application and Power of Attorney. A check in the amount of \$130.00 covering the Declaration surcharge is attached.

In the event any variance exists between the amount enclosed and the PTO charges, please charge or credit any difference to Deposit Account No. 50-0206. Entry of this document should complete the filing formalities, and fully satisfy the Notice mailed March 26, 2002.

Respectfully submitted,

Dated: May 3, 2002

By: David H. Milligan
David H. Milligan
Registration No. 42,893

HUNTON & WILLIAMS
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T.D. MP 2165 #3
Patent Application
Attorney Docket No.: 24124.000172

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:

Joseph GIORDANO et al.

Application Number: 10/083,249

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For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

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) Group Art Unit: 2165
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)
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TRANSMITTAL LETTER

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The following are enclosed for consideration in the above-identified application:

	FEE
<input checked="" type="checkbox"/> Response to Notice to File Missing Parts	\$
<input type="checkbox"/> Response to Office Action mailed	\$
<input checked="" type="checkbox"/> Declaration: <input checked="" type="checkbox"/> Original; <input type="checkbox"/> Supplemental	\$130.00
<input type="checkbox"/> Submission of Formal Drawings	\$
<input type="checkbox"/> Informal Drawings: ____ Sheets ____ Figures	\$
<input type="checkbox"/> Information Disclosure Statement, Form PTO-1449, copy of French and International Search Reports, and 6 references <input type="checkbox"/>	\$
<input type="checkbox"/> Amendment: <input type="checkbox"/> Preliminary; <input type="checkbox"/> § 116; <input type="checkbox"/> § 312; <input type="checkbox"/> Other	\$
<input type="checkbox"/> Request for Extension of Time (2 months)	\$
<input type="checkbox"/> Issue Fee: <input type="checkbox"/> Part B - Issue Fee Transmittal <input type="checkbox"/> Part C - Charge to Deposit Account	\$
<input type="checkbox"/> Notice of Appeal	\$
<input type="checkbox"/> Appeal Brief	\$
<input type="checkbox"/> Request for Oral Hearing	\$
<input type="checkbox"/> Reply Brief	\$
<input type="checkbox"/> Terminal Disclaimer	\$
<input type="checkbox"/> An additional claim fee is required, and is calculated as shown below	\$
TOTAL FEES BEING SUBMITTED	\$130.00

	Claims Remaining	Claims Paid For	Extra	Rate	Fee
Total Claims		20	0	x \$18.00	\$
Independent Claims		3	0	x \$80.00	\$
Multiple Dependent Claims (if applicable)				\$	\$
TOTAL EXCESS CLAIMS FEE					\$
SMALL ENTITY TOTAL (if applicable)					\$.00

The Commissioner is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and § 1.17 associated with this communication or credit any overpayment to the deposit account of Hunton & Williams, Deposit Account Number 50-0206.

Respectfully submitted,

Dated: May 3, 2002

By:

David H. Milligan
David H. Milligan, Reg. No. 42,893

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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/083,249	02/27/2002	Joseph Giordano	24124.000172

CONFIRMATION NO. 8236

FORMALITIES LETTER



OC000000007718782

Thomas J. Scott
Intellectual Property Department
Hunton & Williams
1900 K Street, N.W., Suite 1200
Washington, DC 20006-1109

Date Mailed: 03/26/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

05/06/2002 HMARZ11 00000054 10083249

FILED UNDER 37 CFR 1.53(b)

01 FC:105

130.00 OP

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

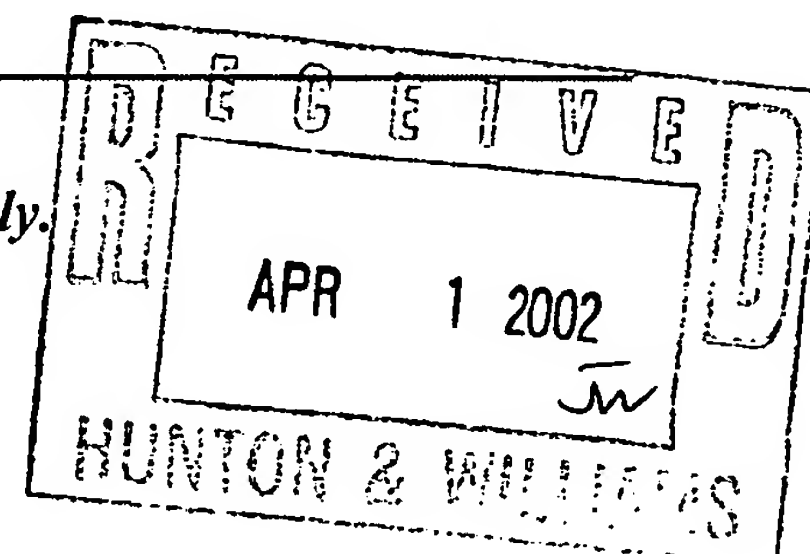
The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

C. Vorachak



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE